B1 (Official Form 1)(4/10)											
U :	nited S We			ruptcy of Texa					Volunta	ıry l	Petition
Name of Debtor (if individual, enter I Sandoval, Maria E. Chavez	Last, First, N	Middle):			Name	of Joint De	ebtor (Spouse) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Maria Esther Chavez Sandoval; AKA Maria Chavez; AKA Maria E. Caballero; AKA Maria Caballero; AKA Maria						used by the J maiden, and		in the last 8 years):			
E. Chavez											
Last four digits of Soc. Sec. or Individ (if more than one, state all) xxx-xx-7359	lual-Taxpay	er I.D. (I	TIN) No./0	Complete E	Last for (if more	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)					
Street Address of Debtor (No. and Street 252 Shadow Mountain Apt #		nd State):			Street	Address of	Joint Debtor	(No. and St	reet, City, and State	e):	
El Paso, TX				ZIP Code	,						ZIP Code
County of Residence or of the Principa	al Place of	Rusiness		79912	Count	v of Reside	ence or of the	Principal Pla	ace of Business:		
El Paso	ar r race or	Dusiness.	•		Count	y of reside	nee or or the	1 meipai i i	ace of Business.		
Mailing Address of Debtor (if differen	it from stree	et address	s):		Mailir	ng Address	of Joint Debt	or (if differe	nt from street addre	ess):	
				ZIP Code	;					_	ZIP Code
Location of Principal Assets of Busine	acc Dahtor										
(if different from street address above)):										
Type of Debtor (Form of Organization)				of Business one box)	3		•	-	otcy Code Under Viled (Check one bo		1
(Form of Organization) (Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as do in 11 U.S.C. § 101 (51B) ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Clearing Rank			s defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl	hapter 15 Petition f a Foreign Main Pr hapter 15 Petition f a Foreign Nonmai	for Rec roceed for Rec	ling cognition		
Other (If debtor is not one of the above check this box and state type of entity by		Other							e of Debts k one box)		
	·	☐ Debte unde	(Check box or is a tax- r Title 26 o	mpt Entity , if applicabl exempt org of the Unite hal Revenue	ed States	defined "incurr	are primarily contains 11 U.S.C. § ed by an indivioual, family, or	onsumer debts, 101(8) as dual primarily	of for		are primarily as debts.
Filing Fee (Chec Full Filing Fee attached Filing Fee to be paid in installments (ag attach signed application for the court's debtor is unable to pay fee except in installments.)	pplicable to in sconsideratio	ndividuals on certifyin	g that the	Check	Debtor is not if: Debtor's agg	a small busin	debtor as defir ness debtor as c	defined in 11 U	C. § 101(51D). J.S.C. § 101(51D).		
Form 3A.		`	,	Check	are less than all applicable	. , , ,	amount subject	to adjustment	on 4/01/13 and ever	y three	years thereafter).
Filing Fee waiver requested (applicable attach signed application for the court's				B. 🗒 2		of the plan w		epetition from	one or more classes	of cred	litors,
Statistical/Administrative Information Debtor estimates that funds will be		for distrib	ution to u	secoured or	aditors			THIS	SPACE IS FOR CO	URT U	SE ONLY
Debtor estimates that, after any exemples there will be no funds available for	empt prope	rty is exc	luded and	administrat		es paid,					
Estimated Number of Creditors							_				
	200- 1	,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000				
\$50,000 \$100,000 \$500,000 to	500,001 \$1 o \$1 to	1,000,001 o \$10 nillion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				
	500,001 \$1	1,000,001 o \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion				

10-31678-hcm Doc#1 Filed 08/12/10 Entered 08/12/10 15:25:53 Main Document Pg 2 of 45

DI (Official For	III 1)(4/10)	-	rage 2		
Voluntary	y Petition	Name of Debtor(s): Sandoval, Maria E. Chavez			
(This page mu	st be completed and filed in every case)				
	All Prior Bankruptcy Cases Filed Within Last				
Location Where Filed:	Western District of El Paso	Case Number: 98-31081	Date Filed: 6/15/98		
Location Where Filed:		Case Number:	Date Filed:		
	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more th	an one, attach additional sheet)		
Name of Debte - None -	Dr:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	•	Exhibit B		
forms 10K as pursuant to S	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission dection 13 or 15(d) of the Securities Exchange Act of 1934 string relief under chapter 11.)	I, the attorney for the petitioner nam have informed the petitioner that [he 12, or 13 of title 11, United States C	al whose debts are primarily consumer debts.) ed in the foregoing petition, declare that I e or she] may proceed under chapter 7, 11, ode, and have explained the relief available entify that I delivered to the debtor the notice		
☐ Exhibit.	A is attached and made a part of this petition.	X /s/ Sol M. Cortez	August 10, 2010		
		Signature of Attorney for Debtorn Sol M. Cortez 24071080	(S) (Date)		
	Exh	ibit C			
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiab	ole harm to public health or safety?		
	Exh	ibit D			
Exhibit If this is a join	-	a part of this petition.	a separate Exhibit D.)		
L Exhibit	D also completed and signed by the joint debtor is attached a				
	Information Regardin	•			
•	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal ass			
	There is a bankruptcy case concerning debtor's affiliate, ge	• .	•		
I	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or principal as in the United States but is a defend	assets in the United States in lant in an action or		
	Certification by a Debtor Who Reside (Check all app		erty		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked	d, complete the following.)		
	(Name of landlord that obtained judgment)	<u> </u>			
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment to				
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become d	lue during the 30-day period		
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(l)).		

10-31678-hcm Doc#1 Filed 08/12/10 Entered 08/12/10 15:25:53 Main Document Pg 3 of 45 B1 (Official Form 1)(4/10) Name of Debtor(s): **Voluntary Petition** Sandoval, Maria E. Chavez (This page must be completed and filed in every case) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition I declare under penalty of perjury that the information provided in this petition is true and correct. is true and correct, that I am the foreign representative of a debtor in a foreign [If petitioner is an individual whose debts are primarily consumer debts and proceeding, and that I am authorized to file this petition. has chosen to file under chapter 7] I am aware that I may proceed under (Check only one box.) chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief ☐ I request relief in accordance with chapter 15 of title 11. United States Code. available under each such chapter, and choose to proceed under chapter 7. Certified copies of the documents required by 11 U.S.C. §1515 are attached. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting I request relief in accordance with the chapter of title 11, United States Code, recognition of the foreign main proceeding is attached. specified in this petition. X /s/ Maria E. Chavez Sandoval Signature of Foreign Representative Signature of Debtor Maria E. Chavez Sandoval Printed Name of Foreign Representative Signature of Joint Debtor Date Telephone Number (If not represented by attorney) Signature of Non-Attorney Bankruptcy Petition Preparer August 10, 2010 I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Date compensation and have provided the debtor with a copy of this document Signature of Attorney* and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services X /s/ Sol M. Cortez chargeable by bankruptcy petition preparers, I have given the debtor notice Signature of Attorney for Debtor(s) of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Sol M. Cortez 24071080 Official Form 19 is attached. Printed Name of Attorney for Debtor(s) Attorney for Tanzy & Borrego Law Offices Printed Name and title, if any, of Bankruptcy Petition Preparer Firm Name 2610 Montana Avenue El Paso, TX 79903-3712 Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition Address preparer.)(Required by 11 U.S.C. § 110.) Email: tanzy_borrego@hotmail.com (915) 566-4300 Fax: (915) 566-1122 Telephone Number August 10, 2010 Address Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Date **Signature of Debtor (Corporation/Partnership)** Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition Names and Social-Security numbers of all other individuals who prepared or on behalf of the debtor. assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in

conforming to the appropriate official form for each person.

fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual

Date

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS EL PASO DIVISION

In Re: Maria E. Chavez Sandoval

Case No. Chapter 7

STATEMENT

Petitioner is qualified to file this Petition and are entitled to the benefits of Title 11, United States Code as a voluntary Debtor, having not been a Debtor in a case pending under this Title at any time in the preceding 180 days in which the case was dismissed by the Court for willful failure to abide by order of the Court, or to appear before the Court in the proper prosecution of the case, or in a case where the voluntary dismissal of a case was requested and obtained following the filing of a request for Relief from the Automatic Stay Provided by Section 362 of Title 11, United Stated Code.

8/10/2010 /s/ Maria E. Chavez Sandoval
Dated On Maria E. Chavez Sandoval
Individual Debtor

TB#**28617**

United States Bankruptcy Court Western District of Texas

In re	Maria E. Chavez Sandoval		Case No.	
		Debtor(s)	Chapter	7
	VERIFI	ICATION OF CREDITOR MA	ATRIX	
The abo	ove-named Debtor hereby verifies that	the attached list of creditors is true and correct	ct to the best	of his/her knowledge.
Date:	August 10, 2010	/s/ Maria E. Chavez Sandoval		
		Maria E. Chavez Sandoval		
		Signature of Debtor		

Alltel
Bankruptcy Department
1 Allied Drive
Little Rock, AR 72202-9918

AT & T Bankruptcy Department P.O. Box 769 Arlington, TX 76004

AT & T c/o Calvary Porfolio Services P.O. Box 1017 Hawthorne, NY 10532

AT & T c/o Collection Company of America 700 Longwater Drive Norwell, MA 02061

AT &T c/o EOS CCA 700 Longwater Drive Norwell, MA 02061

Attorney General 10th & Constitution N.W. Main Justice Bldg. #5111 Washington, DC 20530

Bealls/WFNNB Bankruptcy Department P.O. Box 182125 Columbus, OH 43218-2125

Chase P. O. Box 15298 Wilmington, DE 19850-5298

Chase c/o P. Scott Lowery, P.C. 4500 Cherry Creek Drive South Suite 700 Denver, CO 80246 Chase c/o Equable Ascent Financial 1120 W. Lake Cook Rd. Suite B Buffalo Grove, IL 60089

Citibank (South Dakota), N.A. 701 East 60th Street, North P.O. Box 6034 Sioux Falls, SD 57117-6034

Citibank (South Dakota), N.A. c/o P.O. Box 390905 Minneapolis, MN 55439

Citibank (South Dakota), N.A. c/o Goodyear P.O. Box 8181 Gray, TN 37615

Citifinancial Auto P.O BOX 650487 Dallas, TX 75265

Comcast P.O. Box 3005 Southeastern, PA 19398-3005

Credit First, N.A. P.O. Box 81344 Cleveland, OH 44188-0344

Dish Network
P.O. Box 33977
Denver, CO 80233

Dish Network c/o GC Services 6330 Gulfton Houston, TX 77081

FHA/HUD Federal Office Bldg. 1205 Texas Ave. Lubbock, TX 79401-4093 Ford Motor Credit Correspondence P.O. Box 152271 Irving, TX 75015

GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103106 Roswell, GA 30076

GE Money Bank c/o Allied Interstate, Inc. P.O. Box 436 Minneapolis, MN 55440-0436

GE Money Bank c/o Discount Tire/GEMB P.O. Box 981127 El Paso, TX 79998-1127

GE Money Bank c/o CACH LLC 370 17th St. Ste 5000 Denver, CO 80202

GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103106 Roswell, GA 30076

GE Money Bank P.O. Box 981127 El Paso, TX 79998-1127

GMAC P.O. Box 380902 Minneapolis, MN 55438

GMAC c/o NARS PO BOX 701 Chesterfield, MO 63006-0701 GMAC c/o NCO Financial Systems 507 Prudential Road Horsham, PA 19044

GMAC P.O. Box 660208 Dallas, TX 75266

HSBC/Beneficial Card Services P.O. Box 80084 Salinas, CA 93912-0084

HSBC/Beneficial c/o American Coradius International, LLC 6341 Inducon Drive East Sanborn, NY 14132-9097

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114-0326

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114-0326

JC Penney/GE Money Bank Attn: Bankruptcy Dept P.O Box 103104 Roswell, GA 30076

Job Caballero 252 Shadow Mountian Apt #F10 El Paso, TX 79912

Stone Lake Apt Homes CA 10270 East Taron Lake Elk Grove, CA 95757

Stone Lake Apt Homes CA c/o IQ Data International Inc

U.S. Attorney/FHA/HUD/IRS/VA 601 N.W. Loop 410 Suite 600 San Antonio, TX 78216

Verizon Wireless P.O. Box 105378 Atlanta, GA 30348-5378

Veterans Administration Attn: Support Services Division (243) 701 Clay Avenue Waco, TX 76799-0001 B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Western District of Texas

		western District of Texas		
In re	Maria E. Chavez Sandoval		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

1D (Official Form 1, Exhibit D) (12/09) - Cont. Page 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling quirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Maria E. Chavez Sandoval
Maria E. Chavez Sandoval
Date: August 10, 2010

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy CourtWestern District of Texas

In re	Maria E. Chavez Sandoval		Ca	ase No	
-		Debtor			
			Cł	napter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	17,571.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		24,991.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		602.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		43,376.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			400.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,197.00
Total Number of Sheets of ALL Schedu	ıles	20			
	T	otal Assets	17,571.00		
			Total Liabilities	68,969.00	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy CourtWestern District of Texas

In re	Maria E. Chavez Sandoval	Case No
	Debtor	Chapter 7
		•
	STATISTICAL SUMMARY OF CERTAIN LIABIL	ITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing

a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to

report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	602.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	602.00

State the following:

Average Income (from Schedule I, Line 16)	400.00
Average Expenses (from Schedule J, Line 18)	1,197.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	400.00

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		14,276.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	602.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		43,376.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		57,652.00

10-31678-hcm Doc#1 Filed 08/12/10 Entered 08/12/10 15:25:53 Main Document Pg 15 of 45

B6A (Official Form 6A) (12/07)

In re	Maria E. Chavez Sandoval	Case No	
-		Debtor	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Maria E. Chavez Sandoval	Case No.	
_		Debtor ,	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	-	0.00
2.	Checking, savings or other financial	Deposits of money-BOA - checking \$100 Savings \$	1 -	101.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Warranty Bank - Checking	-	5.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	APT Security	-	3,000.00
4.	Household goods and furnishings,	Electronics	-	600.00
	including audio, video, and computer equipment.	Furniture	-	2,000.00
		Household Goods	-	600.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Pictures, CD's, DVD's	-	200.00
6.	Wearing apparel.	Clothes, Jackets, Shoes, Purses	-	300.00
7.	Furs and jewelry.	Jewelry	-	50.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Mericol - Term Life	-	0.00
10.	Annuities. Itemize and name each issuer.	x		
				1 005000

2 continuation sheets attached to the Schedule of Personal Property

6,856.00

Sub-Total >

(Total of this page)

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Maria E. Chavez Sandoval	Case No.
		

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
		(To	Sub-Total of this page)	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Maria E. Chavez Sandoval	Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	200	6 Mitsubishi Endeavor - To Surrender	-	10,715.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 10,715.00 | | (Total of this page) | Total > 17,571.00 |

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/10)

In re	Maria E. Chavez Sandoval	Case No.	
-		Debtor ,	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

■ 11 U.S.C. §522(b)(2)

■ 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds

\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash	11 U.S.C. § 522(d)(5)	0.00	0.00
Checking, Savings, or Other Financial Accounts, C Deposits of money-BOA - checking \$100 Savings \$1	ertificates of Deposit 11 U.S.C. § 522(d)(5)	101.00	101.00
Warranty Bank - Checking	11 U.S.C. § 522(d)(5)	5.00	5.00
Security Deposits with Utilities, Landlords, and Oth APT Security	ners 11 U.S.C. § 522(d)(5)	3,000.00	3,000.00
Household Goods and Furnishings Electronics	11 U.S.C. § 522(d)(3)	600.00	600.00
Furniture	11 U.S.C. § 522(d)(3)	2,000.00	2,000.00
Household Goods	11 U.S.C. § 522(d)(3)	600.00	600.00
Books, Pictures and Other Art Objects; Collectibles Pictures, CD's, DVD's	§ 11 U.S.C. § 522(d)(3)	200.00	200.00
Wearing Apparel Clothes, Jackets, Shoes, Purses	11 U.S.C. § 522(d)(3)	300.00	300.00
<u>Furs and Jewelry</u> Jewelry	11 U.S.C. § 522(d)(4)	50.00	50.00
Interests in Insurance Policies Mericol - Term Life	11 U.S.C. § 522(d)(7)	0.00	0.00
Automobiles, Trucks, Trailers, and Other Vehicles 2006 Mitsubishi Endeavor - To Surrender	11 U.S.C. § 522(d)(2)	0.00	10,715.00

Total:	6.856.00	17.571.00

B6D (Official Form 6D) (12/07)

In re	Maria E. Chavez Sandoval		Case No.	
_		Debtor	_,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xxxxxx2601	CODEBTOR	Hu: H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN Car Loan	CONTINGENT	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Citifinancial Auto P.O BOX 650487 Dallas, TX 75265		-	To Surrender in full satisfaction of debt 2006 Mitsubishi Endeavor - To Surrender		E D			
	Н	Н	Value \$ 10,715.00	\sqcup		\sqcup	24,991.00	14,276.00
Account No.			Value \$ Value \$					
Account No.		П						
			Value \$					
continuation sheets attached			S (Total of th	ubte nis p			24,991.00	14,276.00
			(Report on Summary of Sc		ota ule	- 1	24,991.00	14,276.00

B6E (Official Form 6E) (4/10)

•			
In re	Maria E. Chavez Sandoval	Case	No
		Debtor ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report the total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 U.S.C. § 507(a)(10)

continuation sheets attached

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re	Maria E. Chavez Sandoval	Case No.	
-		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR UZLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CONTINGENT CREDITOR'S NAME, S P U T E D AND MAILING ADDRESS Н **AMOUNT** DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. Unknown 2009 Taxes To be Paid Outside the Plan Internal Revenue Service 0.00 P.O. Box 21126 Philadelphia, PA 19114-0326 602.00 602.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims (Total of this page) 602.00 602.00 Total 0.00 (Report on Summary of Schedules) 602.00 602.00

10-31678-hcm Doc#1 Filed 08/12/10 Entered 08/12/10 15:25:53 Main Document Pg 23 of 45

B6F (Official Form 6F) (12/07)

In re	Maria E. Chavez Sandoval		Case No.
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT	S P U T E		AMOUNT OF CLAIM
Account No. xxxxxxxxx9397			Other Debt/Bill	'	Ė			
Alltel Bankruptcy Department 1 Allied Drive Little Rock, AR 72202-9918		_						622.00
Account No. xxxxxxxxx8417			Other Debt/Bill				\dagger	
AT & T Bankruptcy Department P.O. Box 769 Arlington, TX 76004		_						977.00
Account No. Unknown			Duplicate Notice				\dagger	
AT & T c/o Calvary Porfolio Services P.O. Box 1017 Hawthorne, NY 10532		_						0.00
Account No. Unknown			Duplicate Notice		\vdash	H	+	0.00
AT & T c/o Collection Company of America 700 Longwater Drive Norwell, MA 02061		_						0.00
				Subt			\dagger	1,599.00
continuation sheets attached			(Total of t	his 1	pag	ge)		1,000.00

In re	Maria E. Chavez Sandoval	Case No.	
_		Debtor	

		1						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	L H H	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.	1	76	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. Unknown			Duplicate Notice	7		Εĺ		
AT &T c/o EOS CCA 700 Longwater Drive Norwell, MA 02061		-				D		0.00
Account No. Unknown			Duplicate Notice		1	1		
Attorney General 10th & Constitution N.W. Main Justice Bldg. #5111 Washington, DC 20530		-						0.00
Account No. xxxxxxxxxxxx6075	T		Credit Card Debt			\forall		
Bealls/WFNNB Bankruptcy Department P.O. Box 182125 Columbus, OH 43218-2125		-						462.00
Account No. xxxxxxxxxxx5887	t		Credit Card Debt			\forall		
Chase P. O. Box 15298 Wilmington, DE 19850-5298		-						2,449.00
Account No. Unknown	H	H	Duplicate Notice		\dagger	\dashv		
Chase c/o P. Scott Lowery, P.C. 4500 Cherry Creek Drive South Suite 700 Denver, CO 80246		-						0.00
Sheet no1 of _7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-		(Tot	Su' l of this			- 1	2,911.00

In re	Maria E. Chavez Sandoval	Case No.	
_		Debtor	

	T _C	Lu	ushand Wife Joint or Community		1111	Ιr	I
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C C N T I N G E N		TED	AMOUNT OF CLAIM
Account No. Unknown			Duplicate Notice	T	ΙE		
Chase c/o Equable Ascent Financial 1120 W. Lake Cook Rd. Suite B Buffalo Grove, IL 60089		-			D		0.00
Account No. xxxxxxxxxxxx3842			Credit Card Debt				
Citibank (South Dakota), N.A. 701 East 60th Street, North P.O. Box 6034 Sioux Falls, SD 57117-6034		-					2,835.00
Account No. xxxxx8033	╁	╁	Duplicate Notice	+	+	+	,
Citibank (South Dakota), N.A. c/o P.O. Box 390905 Minneapolis, MN 55439		-					0.00
Account No. Unknown	╁	$\frac{1}{1}$	Duplicate Notice	+	+	+	
Citibank (South Dakota), N.A. c/o Goodyear P.O. Box 8181 Gray, TN 37615		-					0.00
Account No. xxxxxxxxxxxx1350	t	\vdash	Other Debt/Bill	+	+	\dagger	
Comcast P.O. Box 3005 Southeastern, PA 19398-3005		-					384.00
Sheet no. 2 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-		Total	Sub of this			3,219.00

In re	Maria E. Chavez Sandoval	Case No.	
_		Debtor	

	С	Н	usband, Wife, Joint, or Community	С	Ιυ	ΤD	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H W	DATE OF ABAWAS INCHIDED AND	CONTINGEN	LIQUID	T E D	AMOUNT OF CLAIM
Account No. xxxxx6969			Credit Card Debt	Т	T	1	
Credit First, N.A. P.O. Box 81344 Cleveland, OH 44188-0344		-			D		1,730.00
Account No. xxxxxxxxxxxx6169	t		Other Debt/Bill	\top	T	T	
Dish Network P.O. Box 33977 Denver, CO 80233		-					650.00
Account No. Unknown	t		Duplicate Notice		T	T	
Dish Network c/o GC Services 6330 Gulfton Houston, TX 77081		-					0.00
Account No. Unknown	t	H	Duplicate Notice		\dagger	┢	
FHA/HUD Federal Office Bldg. 1205 Texas Ave. Lubbock, TX 79401-4093		-					0.00
Account No. xxxx6747	┢	\vdash	Other Debt/Bill	+	+	+	
Ford Motor Credit Correspondence P.O. Box 152271 Irving, TX 75015	x	-					3,088.00
Sheet no. 3 of 7 sheets attached to Schedule of	_	1_		Sub	tota	al	5 400 50
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pa	ge)	5,468.00

In re	Maria E. Chavez Sandoval	Case No.	
_		Debtor	

	1 ^	1	wheel Wife him or Occupant	1.	1	1-	T
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT I NGEN	LIQUID	T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx9911	Γ		Credit Card Debt	Т	ΙE		
GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103106 Roswell, GA 30076		-			D		2,587.00
Account No. Unknown	T		Duplicate Notice		T		
GE Money Bank c/o Allied Interstate, Inc. P.O. Box 436 Minneapolis, MN 55440-0436		-					0.00
Account No. Unknown			Credit Card Debt				
GE Money Bank c/o Discount Tire/GEMB P.O. Box 981127 El Paso, TX 79998-1127		-					1,900.00
Account No. Unknown	t	H	Duplicate Notice		$^{+}$	t	
GE Money Bank c/o CACH LLC 370 17th St. Ste 5000 Denver, CO 80202		-					0.00
Account No. Unknown	t	\vdash		-	\dagger	-	
GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103106 Roswell, GA 30076	-	-					1,700.00
Sheet no. 4 of 7 sheets attached to Schedule of	_	_	1	Sub	tot	al	6 407 00
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	pa	ge)	6,187.00

In re	Maria E. Chavez Sandoval	Case No.	
_		Debtor	

	16	Lu	sband, Wife, Joint, or Community	- 1	<u>~ 1</u>		<u> </u>	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE OF ANY WAS DISTIBLED AND	М	CONTINGEN	DZ L Q D L D A		AMOUNT OF CLAIM
Account No. Unknown			Credit Card Debt		Т			
GE Money Bank P.O. Box 981127 El Paso, TX 79998-1127		-				D		1,700.00
Account No. xxx-xxxx-x4753	t		Other Debt/Bill					
GMAC P.O. Box 380902 Minneapolis, MN 55438		-						9,655.00
Account No. Unknown			Duplicate Notice					
GMAC c/o NARS PO BOX 701 Chesterfield, MO 63006-0701		-						0.00
Account No. Unknown	t		Duplicate Notice					
GMAC c/o NCO Financial Systems 507 Prudential Road Horsham, PA 19044		-						0.00
Account No. xxxxxx2214	\vdash	H	Other Debt/Bill	+	_			
GMAC P.O. Box 660208 Dallas, TX 75266	•	-						607.00
Sheet no. 5 of 7 sheets attached to Schedule of	_	_	ı	Su	bt	ota	1	11.062.00
Creditors Holding Unsecured Nonpriority Claims			(To	al of thi	s p	oag	e)	11,962.00

In re	Maria E. Chavez Sandoval	Case No	
		Debtor	

	1.	1	school Wife Isint or Community	-1-	. 1	15	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C				D I SP U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx2854			Other Debt/Bill	T	E		
HSBC/Beneficial Card Services P.O. Box 80084 Salinas, CA 93912-0084		-			D		6,625.00
Account No. Unknown			Duplicate Notice				
HSBC/Beneficial c/o American Coradius International, LLC 6341 Inducon Drive East Sanborn, NY 14132-9097		-					0.00
Account No. xxxxxxxxxxxx2091			Credit Card Debt				
JC Penney/GE Money Bank Attn: Bankruptcy Dept P.O Box 103104 Roswell, GA 30076		-					103.00
Account No. Unknown	†	t	Other Debt/Bill				
Stone Lake Apt Homes CA 10270 East Taron Lake Elk Grove, CA 95757		-					4,455.00
Account No. xxxxxxxxxxxx2568	+		Duplicate Notice	+	+		, == ,2
Stone Lake Apt Homes CA c/o IQ Data International Inc		-					0.00
Sheet no. 6 of 7 sheets attached to Schedule o	f		I	Sub	otot	al	44 400 00
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	pa	ge)	11,183.00

In re	Maria E. Chavez Sandoval		Case No.	
		Debtor	••	

CREDITORIS NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	н⊗ус	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T N G E N T	DZ LL Q D L D A F E	ISPUTED	AMOUNT OF CLAIM
Account No. Unknown			Duplicate Notice	Ť	T E D		
U.S. Attorney/FHA/HUD/IRS/VA 601 N.W. Loop 410 Suite 600 San Antonio, TX 78216		-			ט		0.00
Account No. xxxxxxxxxx0001	t		Other Debt/Bill	$^{+}$			
Verizon Wireless P.O. Box 105378 Atlanta, GA 30348-5378		-					
							847.00
Account No. Unknown Veterans Administration Attn: Support Services Division (243) 701 Clay Avenue Waco, TX 76799-0001	_	-	Duplicate Notice				
							0.00
Account No.	-						
Account No.	╁						
Sheet no. 7 of 7 sheets attached to Schedule of	•			Subt			847.00
Creditors Holding Unsecured Nonpriority Claims			(Total of (Report on Summary of S	Т	ota	.1	43,376.00

10-31678-hcm Doc#1 Filed 08/12/10 Entered 08/12/10 15:25:53 Main Document Pg 31 of 45

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

B6G (Official Form 6G) (12/07)

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

10-31678-hcm Doc#1 Filed 08/12/10 Entered 08/12/10 15:25:53 Main Document Pg 32 of 45

In re Maria E. Chavez Sandoval Case No. _____

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

B6H (Official Form 6H) (12/07)

NAME AND ADDRESS OF CODEBTOR NAME AND ADDRESS OF CREDITOR

Job Caballero 252 Shadow Mountian Apt #F10 El Paso, TX 79912 Ford Motor Credit Correspondence P.O. Box 152271 Irving, TX 75015 **B6I (Official Form 6I) (12/07)**

In re	Maria E. Chavez Sandoval		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDE	NTS OF DEBTOR AND SE	POUSE		
	RELATIONSHIP(S):	AGE(S):			
Divorced	None.				
Employment:	DEBTOR		SPOUSE		
Occupation	Student				
Name of Employer					
How long employed					
Address of Employer					
INCOME: (Estimate of average or p	projected monthly income at time case filed)		DEBTOR		SPOUSE
	commissions (Prorate if not paid monthly)	\$	0.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$_	0.00	\$	N/A
4. LESS PAYROLL DEDUCTIONS	\mathbf{S}				
 a. Payroll taxes and social secu 	ırity	\$	0.00	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DEL	DUCTIONS	\$	0.00	\$	N/A
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$_	0.00	\$	N/A
7. Regular income from operation of	f business or profession or farm (Attach detailed	d statement) \$_	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	rt payments payable to the debtor for the debtor	's use or that of	0.00	\$	N/A
11. Social security or government as	ssistance	ф	0.00	Ф	N1/A
(Specify):			0.00	\$	N/A N/A
12. Pension or retirement income			0.00	\$	N/A N/A
13. Other monthly income		₂ —	0.00	э	IN/A
(Specify): Contribution		\$	400.00	\$	N/A
(Specify).		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THRO	OUGH 13	\$_	400.00	\$	N/A
15. AVERAGE MONTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$_	400.00	\$	N/A
16. COMBINED AVERAGE MON	THLY INCOME: (Combine column totals fron	n line 15)	\$	400.0	0

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **-None-**

B6J (Official Form 6J) (12/07)

In re	Maria E. Chavez Sandoval		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Cor expenditures labeled "Spouse."	nplete a separate	schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	400.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other Cell	\$	114.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$	25.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	130.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	30.00
c. Health	\$	0.00
d. Auto	\$	98.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	·	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Misc	\$	25.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules ar if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	nd, \$	1,197.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	,	
following the filing of this document:		
-None-		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	400.00
b. Average monthly expenses from Line 18 above	\$	1,197.00
c. Monthly net income (a. minus b.)	\$	-797.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

Maria E. Chavez Sandoval

In re

United States Bankruptcy Court Western District of Texas

Case No.

			Debtor(s)	Chapter	7			
	DECLARATION C	ONCERN	ING DEBTOR'S SO	CHEDULI	ES			
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR							
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of								
Date _	August 10, 2010	Signature	/s/ Maria E. Chavez Sar Maria E. Chavez Sando Debtor					

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/10)

United States Bankruptcy Court Western District of Texas

In re	Maria E. Chavez Sandoval		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$10,626.23 2009 Debtor Child Action Inc.

\$3,375.84 2009 Debtor Sacramento County DHHS

\$20,524.00 2008 Debtor Self - Employed

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT **\$30.33**

SOURCE

2009 Debtor Interest

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

2

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

TRAN

TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Incharge 2101 Park Center Drive Orlando, FL 32835 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 8/9/2010 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$30.00

NAME AND ADDRESS OF PAYEE

Tanzy & Borrego 2610 Montana Ave El Paso, TX 79905 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 8/9/2010 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$995.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DATE **6/2009**

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

LICY Acosta Way

Unknown 6/2

0/2003

12332 Lucy Acosta Way El Paso, TX 79936

\$149.000

Owed \$105,000 with 9 months arrears

None

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Chase Bank 2829 Montana Ave El Paso, TX 79903 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE **Checking**

AMOUNT AND DATE OF SALE OR CLOSING

2009

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

12/2008-07/2009

5

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY 07/2009-07/2010

1407 N. Williams Same

Fort Stockton, TX 79736

10270 East Taron Dr. #370

Elk Grove, VA 95757

12332 Lucy Acosta Way Same 2001-12/2008

Same

El Paso, TX 79936

16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

 \boxtimes

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL. SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

18. Nature, location and name of business



a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND

ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

X

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

Non

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

7

⊠ c

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

Non

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read and that they are true and correct.	the answers contained	n the foregoing statement of financial affairs and any attachments there	o
Date	Signature	Maria E. Chavez Sandoval Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court Western District of Texas

	Western Dis	trict of Texas		
In re Maria E. Chavez Sandoval			Case No.	
	Ι	Debtor(s)	Chapter	7
CHA DEED 7			OF INDEX	(DION
CHAPTER 7	INDIVIDUAL DEBTO	OR'S STATEMENT	OF INTEN	TION
PART A - Debts secured by property property of the estate. Attack			ed for EAC	H debt which is secured by
Property No. 1				
Creditor's Name: Citifinancial Auto		Describe Property S 2006 Mitsubishi End		
Property will be (check one):				
■ Surrendered	☐ Retained			
If retaining the property, I intend to (che ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	8 522(f))	
-	(for example, avo	nd hell using 11 0.5.c	. § 322(1)).	
Property is (check one):				
■ Claimed as Exempt		☐ Not claimed as exe	empt	
PART B - Personal property subject to u Attach additional pages if necessary.)	nexpired leases. (All three	columns of Part B mus	st be complete	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 (p)(2):
I declare under penalty of perjury that personal property subject to an unexp	ired lease.			estate securing a debt and/or
Date August 10, 2010		/s/ Maria E. Chavez Sa Maria E. Chavez Sand		

Debtor

UNITED STATES BANKRUPTCY COURT Western District Of Texas El Paso Division

In Re: Maria E. Chavez Sandoval Case No. Chapter 7

	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)						
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:						
	For legal services, I have agreed to accept						
	Prior to the filing of this statement I have received						
	Balance Due						
2.	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
3.	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
4.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm						
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.						
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Representation of the debtors in other contested bankruptcy matters; preparation and filing of motions pursua to 11 USC 522(f)(2)(A) for avoidance of liens on household goods. 						
6.	By agreement with the debtor(s), the above-disclosed fee does not include the following service: a. No other legal matters (e.g., divorce, criminal, real estate, car title, tax problems, or title transfers); b. No adversary proceedings; c. No disputes, litigation, motions or hearings with the Internal Revenue Service; d. No legal services that do not directly involve the Chapter 7; e. No disputes or other matters with the Credit Bureau; f. No Motions to Extend Time to File Financial Management Course Certificates or Motions to Reopen case to File Financial Management Course Certificates; and g. Non routine matters (e.g. Motions to Incur Debt, Motions to Buy Property, Motions to Sell Property and any Expedited matters).						
	CERTIFICATION						
this	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) is bankruptcy proceeding.						
Da	ted: 8/10/2010 /s/ Sol M. Cortez						
	Sol M. Cortez 24071080						
	Attorney for Tanzy & Borrego Law Offices						
	2610 Montana Avenue						
	EI Paso, TX 79903-3712 (915) 566-4300 Fax: (915) 566-1122						
	tanzy_borrego@hotmail.com						